

**Information to identify the case:**

Debtor 1	<u>Grant L. Randolph</u>	Social Security number or ITIN	xxx-xx-5175
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Julia M. Randolph</u>	Social Security number or ITIN	xxx-xx-3293
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-12191-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Grant L. Randolph

Julia M. Randolph

7/6/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Grant L. Randolph  
Julia M. Randolph  
DebtorsCase No. 13-12191-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 53

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db/jdb  
513656223 +Grant L. Randolph, Julia M. Randolph, 1124 Morris Street, Roselle, NJ 07203-2718  
513708178 +Ameircan Express, Po Box 1270, Newark, NJ 07101-1270  
513909907 AmeriFinancial Solutions, LLC, Po Box 64488, Baltimore, MD 21264-4488  
Bank of America, N.A., c/o Prober & Raphael, Attorneys For Secured Creditor,  
P.O. Box 4365, Woodland Hills, CA 91365-4365  
513681078 +Bank of America, N.A., Prober & Raphael, 20750 Ventura Boulevard, Suite 100,  
Woodland Hills, California 91364-6207  
513989531 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
513708181 Charleston Emergency Services, Po Box 10760, Westminster, CA 92685-0760  
513656228 Direct Merchants Bank, Po Box 550680, Jacksonville, FL 32255-4150  
513656230 +Emerge, Po Box 105555, Atlanta, GA 30348-5555  
513656231 Exxon Mobil, Po Box 530962, Atlanta, GA 30353-0962  
513708168 First Health of the Carolinas, Po Box 580484, Charlotte, NC 28258-0484  
513776327 +Nazar H. Haidri, MD, 2333 Morris Avenue Ste C109, Union NJ 07083-5717  
513708167 +Pinnacle FCU c/o Joel Cardis, LLC, 2006 Swede Rd., Suite 100, E. Norriton, PA 19401-1787  
513776328 Practice Associates Medical Group, Po Box 416457, Boston, MA 02241-6457  
513656234 +Pressler & Pressler, 16 Wing Drive, 2nd Floor, Cedar Knolls, NJ 07927-1007  
513656237 +The Home Depot, Po Box 790328, Saint Louis, MO 63179-0328  
513992793 +Trinitas Hospital, c/o Pressler and Pressler, LLP., 7 Entin Road,  
Parsippany NJ 07054-5020  
513708170 Trinitas Regional Medical Center, 225 Williamson Street, Elizabeth, NJ 07202-3625  
513708171 Union Anest & Pain Management, Po Box 415750, Boston, MA 02241-5750  
513708169 Union Imaging Associates PA, Po Box 415913, Boston MA 02241-5913  
513708179 +University Hospital, Po Box 3009, Newark, NJ 07103-0009  
513708175 University Radiology Group, PC, Po Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2018 23:23:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: HY11.COM Jul 07 2018 02:58:00 Hyundai Capital America, P.O. Box 20829,  
Fountain Valley, CA 92728-0829  
513656224 +EDI: AMEREXP.COM Jul 07 2018 02:58:00 America Express, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
513956581 EDI: BECKLEE.COM Jul 07 2018 02:58:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
513961579 EDI: BECKLEE.COM Jul 07 2018 02:58:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
513708177 +E-mail/Text: bankruptcynotices@abs-sca.com Jul 06 2018 23:24:32  
Applied Business Services, Inc, Security Collection Agency, 617 Sounside Road,  
Edenton, North Carolina 27932-8922  
513708174 +E-mail/Text: bankruptcynotices@abs-sca.com Jul 06 2018 23:24:32  
Applied Business Services, Inc, Security Collection Agency, 617 Soundside Road,  
Edenton, North Carolina 27932-8922  
513656225 +EDI: BANKAMER.COM Jul 07 2018 02:58:00 Bank of America Home Loan Servicing, Po Box 15222,  
Wilmington, DE 19886-5222  
513656236 EDI: CITICORP.COM Jul 07 2018 02:58:00 Shell, Processing Ctr, Des Moines, IA 50359  
513656226 +EDI: CITICORP.COM Jul 07 2018 02:58:00 Citi, Po Box 6500, Sioux Falls, SD 57117-6500  
513656229 EDI: DISCOVER.COM Jul 07 2018 02:58:00 Discover, Po Box 15251,  
Wilmington, DE 19886-5251  
513666929 EDI: DISCOVER.COM Jul 07 2018 02:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
513656232 EDI: HY11.COM Jul 07 2018 02:58:00 Hyundai Motor Finance, 10550 Talbert Avenue,  
Fountain Valley, CA 92708  
513832281 +EDI: HY11.COM Jul 07 2018 02:58:00 Hyundai Motor Finance, PO Box 20809,  
Fountain Valley, CA 92728-0809  
513708176 EDI: IIC9.COM Jul 07 2018 02:58:00 IC System, Inc, Po Box 64886,  
St. Paul, MN 55164-0886  
513947748 EDI: JEFFERSONCAP.COM Jul 07 2018 02:58:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
513656233 +EDI: TSYS2.COM Jul 07 2018 02:58:00 Juniper, Po Box 13337 Philadelphia,  
Philadelphia, PA 19101-3337  
513708180 +E-mail/Text: egssupportservices@alorica.com Jul 06 2018 23:23:49 NCO Financial Systems, Inc,  
507 Prudential Road, Horsham, PA 19044-2308  
513905642 +EDI: OPHSUBSID.COM Jul 07 2018 02:58:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513708173 +E-mail/Text: janicemorgan@optimum.net Jul 06 2018 23:24:42 PDAB Inc, 66 Ford Rd,  
Suite 114, Denville, NJ 07834-1300  
514870975 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Jul 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514870976 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
513855043 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
513998252 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.A., POB 41067, Norfolk VA 23541  
513656235 +EDI: SEARS.COM Jul 07 2018 02:58:00 Sears, Po Box 6282, Sioux Falls, SD 57117-6282  
513776364 EDI: WFFC.COM Jul 07 2018 02:58:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
515296299 +EDI: WFFC.COM Jul 07 2018 02:58:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, /MAC #D3347-014, 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7203  
513725924 +EDI: WFFC.COM Jul 07 2018 02:58:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
513708172 EDI: WFFC.COM Jul 07 2018 02:58:00 Wells Fargo Financial National Bank, Po Box 660431, Dallas TX 75266-0431  
513656238 EDI: WFFC.COM Jul 07 2018 02:58:00 Wells Fargo Home Mortgage, Po Box 1225, Charlotte, NC 28201-1225

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513656227\* +Citi, Po Box 6500, Sioux Falls, SD 57117-6500

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedpne.com  
Bruce W. Radowitz on behalf of Joint Debtor Julia M. Randolph bradowitz@comcast.net, r45676@notify.bestcase.com  
Bruce W. Radowitz on behalf of Debtor Grant L. Randolph bradowitz@comcast.net, r45676@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Hyundai Capital America ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6